

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Previously Presented) A method for managing a financial account for a consumer, comprising:

providing the financial account to the consumer;

providing a reward incentive parameter that indicates a predetermined amount of reward points to associate with the financial account based on a predetermined payment amount to the financial account;

receiving a payment for a particular amount to the financial account;

determining an amount of reward points to provide to the financial account based on the reward incentive parameter and the received payment amount, wherein determining the amount of reward points includes reducing the determined amount of reward points based on a determination that at least one of the received payment amount is below a minimum payment amount or the received payment was received after a payment due date;

providing the determined amount of reward points to the financial account;

and

adding the provided amount of reward points to a reward point balance to generate an updated reward point balance, wherein the updated reward point balance can be used to receive a consumer good.

2. (Canceled).

3. (Canceled).

4. (Canceled).

5. (Previously Presented) The method of claim 1, wherein determining an amount of reward points further comprises:
increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

6. (Previously Presented) The method of claim 1, wherein determining an amount of reward points further comprises:
increasing the amount of reward points based on a determination that an amount of the received payment is received before the payment due date.

7. (Previously Presented) The method of claim 1, wherein determining an amount of reward points further comprises:
determining the amount of reward points to associate with the financial account based on the amount of the received payment and a reward distribution parameter.

8. (Original) The method of claim 7, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

9. (Original) The method of claim 8, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

10. (Currently Amended) The method of claim 1, further comprising:
determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on the determined amount of reward points associated with the financial account; and
providing an indication to the customer reflecting a result of the determining whether the customer is eligible for the one or more consumer goods.

11. (Previously Presented) A system for managing a financial account for a consumer, comprising:

means for providing the financial account to the consumer;
means for providing a reward incentive parameter for the financial account that indicates a predetermined amount of reward points to associate with the financial account based on a predetermined payment amount to the financial account;

means for receiving a payment for a particular amount to the financial account;

means for determining an amount of reward points to provide to the financial account based on the reward incentive parameter and the received payment amount, wherein the means for determining the amount of reward points includes means for reducing the determined amount of reward points based on a determination that at least one of the received payment amount is below a minimum payment amount or the received payment was received after a payment due date;

means for providing the determined amount of reward points to the financial account; and

means for adding the provided amount of reward points to a reward point balance to generate an updated reward point balance, wherein the updated reward point balance can be used to receive a consumer good.

12. (Canceled).

13. (Canceled).

14. (Canceled).

15. (Previously Presented) The system of claim 11, wherein the means for determining an amount of reward points further comprises:

means for increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

16. (Previously Presented) The system of claim 11, wherein the means for determining an amount of reward points further comprises:

means for increasing the amount of reward points based on a determination that an amount of the received payment is received before the payment due date.

17. (Previously Presented) The system of claim 11, wherein the means for determining an amount of reward points further comprises:

means for determining the amount of reward points to associate with the financial account based on the amount of the received payment and a reward distribution parameter.

18. (Original) The system of claim 17, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

19. (Original) The system of claim 18, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

20. (Currently Amended) The system of claim 11, further comprising:
means for determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on the determined amount of reward points associated with the financial account; and

means for providing an indication to the customer reflecting a result of the determining whether the customer is eligible for the one or more consumer goods.

21. (Previously Presented) A computer-readable medium including instructions for performing a method, when executed by a processor, for managing a financial account for a consumer, the method comprising:

providing the financial account to the consumer;

providing a reward incentive parameter for the financial account that indicates a predetermined amount of reward points to associate with the financial account based on a predetermined payment amount to the financial account;

receiving a payment for a particular amount to the financial account;

determining an amount of reward points to provide to the financial account based on the reward incentive parameter and the received payment amount, wherein determining the amount of reward points includes reducing the determined amount of reward points based on a determination that at least one of the received payment amount is below a minimum payment amount or the received payment was received after a payment due date;

providing the determined amount of reward points to the financial account;
and

adding the provided amount of reward points to a reward point balance to generate an updated reward point balance, wherein the reward point balance can be used to receive a consumer good.

22. (Canceled).

23. (Canceled).

24. (Canceled).

25. (Previously Presented) The computer-readable medium of claim 21, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is above the minimum payment amount.

26. (Previously Presented) The computer-readable medium of claim 21, wherein determining an amount of reward points further comprises:

increasing the amount of reward points based on a determination that an amount of the received payment is received before the payment due date.

27. (Previously Presented) The computer-readable medium of claim 21, wherein determining an amount of reward points further comprises:

determining the amount of reward points to associate with the financial account based on the amount of the received payment and a reward distribution parameter.

28. (Original) The computer-readable medium of claim 27, wherein the reward distribution parameter is based on a financial risk associated with a customer corresponding to the financial account.

29. (Original) The computer-readable medium of claim 28, wherein the reward distribution parameter is adjusted based on a change in the financial risk associated with the customer.

30. (Currently Amended) The computer-readable medium of claim 21, the method further comprising:

determining whether a customer corresponding to the financial account is eligible for one or more consumer goods based on the determined amount of reward points associated with the financial account; and

providing an indication to the customer reflecting a result of the determining whether the customer is eligible for the one or more consumer goods.

31. (Previously Presented) A method for managing a financial account for a consumer, comprising:

providing the financial account to the consumer;

providing a reward incentive parameter for the financial account that indicates a first amount of reward points to associate with the financial account based on a predetermined payment activity associated with the financial account;

receiving a payment for a particular amount for the financial account;

determining a second amount of reward points to provide to the financial account based on the reward incentive parameter and the received payment amount;

providing the second amount of reward points to the financial account;
modifying a third amount of reward points based on the second amount of
reward points to generate a fourth amount of reward points; and
providing the fourth amount of reward points to the financial account,
wherein the fourth amount of reward points can be used to receive a consumer
good.

32. (Previously Presented) The method of claim 31, wherein
determining the third amount of reward points further comprises:

multiplying the first amount of award points by a predetermined ratio of the
received payment amount, wherein the predetermined ratio of the received payment
is greater than zero.

33. (Previously Presented) The method of claim 31, wherein
determining the second amount of reward points further comprises:

evaluating the received payment relative to a minimum payment amount for
the financial account; and

determining the second amount of reward points based on the evaluation.

34. (Previously Presented) The method of claim 31, wherein
determining the second amount of reward points further comprises:

evaluating the received payment relative to a payment due date for the
financial account; and

determining the second amount of reward points based on the evaluation.

35. - 36. (Canceled).